

Information to identify the case:			
Debtor 1	William Reitz		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	WESTERN DISTRICT OF PENNSYLVANIA		
Case number:	19-70481-JAD		
	Social Security number or ITIN	xxx-xx-2842	
	EIN	--_-----	
	Social Security number or ITIN	-----	
	EIN	--_-----	
	Date case filed for chapter	13 8/7/19	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	William Reitz	
2. All other names used in the last 8 years		
3. Address	P.O. Box 137 Lanse, PA 16849	
4. Debtor's attorney Name and address	Paul W. McElrath Jr. McElrath Legal Holdings, LLC. 1641 Saw Mill Run Boulevard Pittsburgh, PA 15210	Contact phone 412-765-3606 Email: ecf@mcclathlaw.com
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteedpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 9/13/19

For more information, see page 2

Debtor **William Reitz**

Case number **19-70481-JAD**

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	October 25, 2019 at 11:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Quality Inn and Suites, 455 Theatre Drive, Johnstown, PA 15904
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	Filing deadline: 12/24/19 Filing deadline: 10/16/19 Filing deadline: 2/3/20 Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.
9. Filing of plan	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 10/25/19 at 11:00 AM , Location: Quality Inn and Suites, 455 Theatre Drive, Johnstown, PA 15904	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 William Reitz
 Debtor

Case No. 19-70481-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: bsil
 Form ID: 309I

Page 1 of 2
 Total Noticed: 41

Date Rcvd: Sep 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 15, 2019.

db +William Reitz, P.O. Box 137, Lanse, PA 16849-0137
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
 15122614 +Cancer Care Partnership, PO Box 37808, Baltimore, MD 21297-7808
 15100147 +Cancer Treatment Centers of America, 1331 E Wyoming Ave, Philadelphia, PA 19124-3808
 15100148 +Clearfield County Tax Claim Bureau, 230 East Market Street, Clearfield, PA 16830-2448
 15122617 +Cooper Township Tax Collector, 583 Johnson Road, Grassflat, PA 16839-9625
 15100149 +Credence Resource Mana, Po Box 2300, Southgate, MI 48195-4300
 15100151 +Duke Cancer Center, 20 Duke Medicine Cir, Durham, NC 27710-2000
 15122623 +Duke Health, 5213 South Alston Avenue, Durham, NC 27713-4430
 15122624 +Duke Medicine, PO Box 70841, Charlotte, NC 28272-0841
 15122625 +Foundation Medicine, PO Box 347790, Pittsburgh, PA 15251-4790
 15122626 +Geisinger Health System, 100 N. Academy Avenue, Danville, PA 17822-0001
 15122627 +Guardant Health Inc., 29308 Network Pl, Chicago, IL 60673-1293
 15100152 +Holiday Financial Serv, 1800 Daisy Street Ext St, Clearfield, PA 16830-3265
 15122633 +Jersey Shore Bank, PO Box 967, Williamsport, PA 17703-0967
 15122634 +Keystone Rural Health Consotia, 90 E. 2nd Street, Emporium, PA 15834-1302
 15100157 +M & T Bank Mortgage, 1 Fountain Plz, Buffalo, NY 14203-1495
 15100158 +Midland Funding, 320 E Big Beaver Rd Ste, Troy, MI 48083-1271
 15100160 +Mt Nittany Medical Center, 1800 E Park Ave, State College, PA 16803-6797
 15100162 +Penelec, 76 South Main Street, A-RPC, Akron, OH 44308-1890
 15100163 +Penelec, PO Box 3687, Akron, OH 44309-3687
 15122646 +Penn Highlands Brookville, PO Box 447, Du Bois, PA 15801-0447
 15122647 +Penn State Hershey Medical Center, PO Box 853, Hershey, PA 17033-0853
 15100166 +William G. Satterlee and Sons, Inc., 12475 Route 119 Highway N,
 Rochester Mills, PA 15771-6505
 15100164 +Penelec, PO Box 16001, Reading, PA 19612-6001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: ecf@mcelrathlaw.com Sep 14 2019 02:45:56 Paul W. McElrath, Jr.,
 McElrath Legal Holdings, LLC., 1641 Saw Mill Run Boulevard, Pittsburgh, PA 15210
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 14 2019 02:47:06 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 ust +E-mail/Text: ustregion03.pi.ecf@usdoj.gov Sep 14 2019 02:47:16
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
 Pittsburgh, PA 15222-3721
 15122613 +EDI: BANKAMER2.COM Sep 14 2019 06:28:00 Bank of America, Po Box 17054,
 Wilmington, DE 19850-7054
 15100150 +E-mail/Text: bdsupport@creditmanagementcompany.com Sep 14 2019 02:47:40
 Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
 15122620 +EDI: RCSFNBMARIN.COM Sep 14 2019 06:28:00 Credit One Bank, Po Box 98875,
 Las Vegas, NV 89193-8875
 15122621 +EDI: DIRECTV.COM Sep 14 2019 06:33:00 DirecTV, PO Box 78626, Phoenix, AZ 85062-8626
 15100155 +EDI: IRS.COM Sep 14 2019 06:28:00 Internal Revenue Service, 1000 Liberty Avenue,
 Room 727, Pittsburgh, PA 15222-4107
 15100156 +EDI: JEFFERSONCAP.COM Sep 14 2019 06:33:00 Jefferson Capital, PO BOX 7999,
 Saint Cloud, MN 56302
 15122636 +EDI: MID8.COM Sep 14 2019 06:28:00 Midland Credit Management, 8875 Aero Drive,
 Suite 200, San Diego, CA 92123-2255
 15122638 +E-mail/Text: mmrgbk@miramedrg.com Sep 14 2019 02:47:20 MiraMed Revenue Group, PO Box 536,
 Linden, MI 48451-0536
 15100159 +E-mail/Text: mmrgbk@miramedrg.com Sep 14 2019 02:47:20 Miramedrg, 360 E. 22nd Street,
 Lombard, IL 60148-4924
 15100161 +E-mail/Text: Bankruptcies@nragroup.com Sep 14 2019 02:48:02 National Recovery Agen,
 2491 Paxton St, Harrisburg, PA 17111-1036
 15110081 +EDI: DRIV.COM Sep 14 2019 06:33:00 SANTANDER CONSUMER USA, P.O. Box 560284,
 Dallas, TX 75356-0284
 15122648 +EDI: DRIV.COM Sep 14 2019 06:33:00 Santander, P.O. Box 560284, Dallas, TX 75356-0284
 TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr M&T BANK
 15122615* +Cancer Treatment Centers of America, 1331 E Wyoming Ave, Philadelphia, PA 19124-3808
 15122616* +Clearfield County Tax Claim Bureau, 230 East Market Street, Clearfield, PA 16830-2448
 15122618* +Credence Resource Mana, Po Box 2300, Southgate, MI 48195-4300
 15122619* +Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
 15122622* +Duke Cancer Center, 20 Duke Medicine Cir, Durham, NC 27710-2000
 15122628* +Holiday Financial Serv, 1800 Daisy Street Ext St, Clearfield, PA 16830-3265
 15100153* +Internal Revenue Service, Insolvency Unit, POB 7346, Philadelphia, PA 19101-7346
 15122629* +Internal Revenue Service, Insolvency Unit, POB 7346, Philadelphia, PA 19101-7346
 15122631* +Internal Revenue Service, 1000 Liberty Avenue, Room 727, Pittsburgh, PA 15222-4107
 15100154* +Internal Revenue Service, Insolvency Unit, POB 628, Pittsburgh, PA 15230

District/off: 0315-7

User: bsil
Form ID: 309I

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Total Noticed: 41

Date Rcvd: Sep 13, 2019

***** BYPASSED RECIPIENTS (continued) *****

15122630* Internal Revenue Service, Insolvency Unit, POB 628, Pittsburgh, PA 15230
15122632* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
(address filed with court: Jefferson Capital, PO BOX 7999, Saint Cloud, MN 56302)
15122635* +M & T Bank Mortgage, 1 Fountain Plz, Buffalo, NY 14203-1495
15122637* +Midland Funding, 320 E Big Beaver Rd Ste, Troy, MI 48083-1271
15122639* +Miramedrg, 360 E. 22nd Street, Lombard, IL 60148-4924
15122640* +Mt Nittany Medical Center, 1800 E Park Ave, State College, PA 16803-6797
15122641* +National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036
15122642* Penelec, 76 South Main Street, A-RPC, Akron, OH 44308-1890
15122645* +Penelec, 331 Newman Springs Rd., Building 3, Red Bank, NJ 07701-6771
15122643* +Penelec, PO Box 3687, Akron, OH 44309-3687
15122649* +William G. Satterlee and Sons, Inc., 12475 Route 119 Highway N,
Rochester Mills, PA 15771-6505
15122644* penelec, PO Box 16001, Reading, PA 19612-6001
15100165 ##+Penelec, 331 Newman Springs Rd., Building 3, Red Bank, NJ 07701-6771

TOTALS: 1, * 22, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 15, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on September 13, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr. on behalf of Debtor William Reitz ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 4